

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. **Certificate of Notice Page 1 of 9**0 Valuation of Security0 Assumption of Executory Contract or Unexpired Lease0 Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYIn Re: George Morales Jr.Case No.: 24-16570

Debtor(s)

Judge: VFP

## Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: October 17, 2024THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

## YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:☐ 7a / ☐ 7b / ☐ 7 c.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.Initial Debtor(s)' Attorney: /s/ PEInitial Debtor: /s/ GM

Initial Co-Debtor: \_\_\_\_\_

## Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$1,600.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$\_\_\_\_\_ per month for \_\_\_\_\_ months; \$\_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 34 Boonstra Drive, Wayne NJ 07470

Proposed date for completion: 6 month from confirmation

☐ Refinance of real property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering real property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

## Part 2: Adequate Protection ☐ None

a. Adequate protection payments will be made in the amount of \$ 1,295.13 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s), pre-confirmation to: \_\_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$6,000.00
NYS Dept. Taxation & Finance	Tax Obligation	\$1,851.38 as per proof of claim
State of New Jersey, Division of Taxation	Tax Obligation	\$11,474.11 as per proof of claim
Internal Revenue Service	Tax Obligation	\$63,529.59 as per proof of claim

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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## Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

☐ NONE

The Debtor shall pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Flagstar Bank	34 Boonstra Drive	\$18,697.28 as per proof of claim	n/a	\$18,697.38 to be satisfied at the time of sale	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Carvana LLC/Bridgecrest/AIS Portfolio Services, LLC	2019 Cadillac XT5	\$896.00 as per proof of claim	n/a	\$896.00	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo Auto	2018 Audi Q7	\$16,786.00	\$11,254.00

f. Secured Claims Unaffected by the Plan

☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
U.S. Department of Housing and Urban Development - Partial Claims Mortgage	34 Boonstra Drive

g. Secured Claims to be Paid in Full Through the Plan:

☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Internal Revenue Service	34 Boonstrat Drive	\$25,621.05 as per proof of claim	n/a	\$25,621.05
State of New Jersey, Division of Taxation	34 Boonstra Drive	\$55,179.47 as per proof of claim	n/a	\$55,179.47

**Part 5: Unsecured Claims**☐ NONEa. **Not separately classified** allowed non-priority unsecured claims shall be paid:☐ Not less than \_\_\_\_\_ to be distributed *pro rata*☐ Not less than \_\_\_\_\_ percent☒ *Pro Rata* distribution from any remaining fundsb. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis of Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases**☒

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Name Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions** ☒ NONENOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**☒

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions****a. Vesting of Property of the Estate**☒ Upon confirmation☐ Upon discharge**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.**Part 9: Modification ☐ NONE****NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: June 28, 2024.Explain below **why** the plan is being modified: Part 3 include priority amounts as per filed claims. Part 4g amend secured amounts as per filed claims. Part 5 amend distribution to general unsecured claimsAre Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

☒ NONE☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: October 17, 2024

/s/ George Morales Jr.

Debtor

Date:

Joint Debtor

Date: October 17, 2024

/s/ Paul S. Evangelista

Attorney for the Debtor

In re:  
George Morales, Jr.  
Debtor

Case No. 24-16570-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 18, 2024

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db	+ George Morales, Jr., 34 Boonstra Drive, Wayne, NJ 07470-2528
aty	+ Maria A. Giammona, Maria A. Giammona Law, LLC., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
r	+ Giovanna Meli, Coldwell Banker Realty, 1410 Valley Road, Wayne, NJ 07470-7900
520317413	+ Artistic Jewelers Inc., 305 Northwest Drive, Farmingdale, NY 11735-4935
520317414	+ Attorney General United States Department of, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
520317429	New York State Thruway Authority, 14 Executive Blvd, Ste. 400, Suffern, NY 10901
520317432	+ OneMain Financial Group, LLC, 700 Plaza Drive, Suite 211, Secaucus, NJ 07094-3604
520317433	+ Pioneer Credit Recovery, Inc., P.O. Box 1018, Moorestown, NJ 08057-0018
520317442	+ Veronica Morales, 34 Boonstra Drive, Wayne, NJ 07470-2528
520317445	+ Xiomara Morales, 3600 Bailey Avenue, Apt. 2F, Bronx, NY 10463-4253

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 18 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 20:55:58	AIS Portfolio Services, LLC, Attn: Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 20:56:55	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317410	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 18 2024 20:56:13	Affirm Inc, 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520333768	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 20:56:15	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317412	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 18 2024 20:43:00	Apple Card/Goldman Sachs Bank USA, Lockbox 6112, Po Box 7247, Philadelphia, PA 19170-0001
520317415	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 18 2024 20:44:00	Barclays Bank Delaware, 1007 N Orange St, Wilmington, DE 19801-1239
520317416	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 18 2024 20:44:00	Bridgecrest, 1030 North Colorado Street, Gilbert, AZ 85233-2288
520321416	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 20:57:11	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317417	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2024 21:07:54	Capital One Bank, Po Box 85064, Glen Allen, VA 23058

District/off: 0312-2

User: admin

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520327405	+ Email/PDF: ebn_ais@aisinfo.com	Oct 18 2024 21:07:48	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520331864	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 20:56:55	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520332534	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 21:07:42	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520317418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 20:56:04	Citibank North America, 50 NW Point Blvd., Elk Grove Village, IL 60007-1032
520317419	Email/Text: mrdiscen@discover.com	Oct 18 2024 20:43:00	Discover Financial Services, Po Box 15316, Wilmington, DE 19850
520317427	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 20:56:33	Macy's Credit Card Services, 9111 Duke Blvd., Mason, OH 45040
520323144	Email/Text: mrdiscen@discover.com	Oct 18 2024 20:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520317420	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 18 2024 20:44:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520374763	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 18 2024 20:44:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520317421	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 18 2024 20:43:00	Goldman Sachs And Co., Po Box 70321, Philadelphia, PA 19176-0321
520317422	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 18 2024 20:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520317423	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2024 20:44:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
520355987	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2024 20:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520333512	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 21:07:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317424	^ MEBN	Oct 18 2024 20:42:35	Lakeview, P.O. Box 619063, Dallas, TX 75261-9063
520317425	+ Email/Text: sacc1-docs@lgbs.com	Oct 18 2024 20:44:00	Linebarger Goggan Blair & Sampson, LLP, P.O. Box 659443, San Antonio, TX 78265-9443
520317426	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 20:55:59	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520373539	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 18 2024 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520317430	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 18 2024 20:45:00	NYS Assessment Receivables, P.O. Box 4127, Binghamton, NY 13902-4127
520317431	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 18 2024 20:45:00	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520317428	+ Email/Text: netcreditbnc@enova.com	Oct 18 2024 20:44:00	Net Credit, 200 W Jackson Blvd Ste 2400, Chicago, IL 60606-6941
520342728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2024 20:57:13	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520384927	Email/Text: bnc-quantum@quantum3group.com	Oct 18 2024 20:44:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520375565	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 18 2024 20:43:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

District/off: 0312-2

User: admin

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Form ID: pdf901

Total Noticed: 60

520317434	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 18 2024 20:43:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520383851	Email/Text: bncmail@w-legal.com	Oct 18 2024 20:44:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520317435	+ Email/Text: bncmail@w-legal.com	Oct 18 2024 20:44:00	TD Bank/ Target Card, Po Box 673, Minneapolis, MN 55440-0673
520339864	+ Email/Text: tdebn@credbankserv.com	Oct 18 2024 20:43:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520317436	+ Email/Text: bankruptcy@td.com	Oct 18 2024 20:44:00	TD Retail Card Services/Nordictrack Fin, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
520317437	^ MEBN	Oct 18 2024 20:44:19	Tolls by Mail Payment Processing Center, P.O. Box 15183, Albany, NY 12212-5183
520317438	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 18 2024 21:07:39	U.S. Department of Housing and Urban Developm, 451 Seventh Street SW, Washington, DC 20410-0002
520317440	Email/Text: bknotice@upgrade.com	Oct 18 2024 20:43:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
520321702	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 18 2024 21:07:39	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520317439	+ Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2024 20:44:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
520317441	+ Email/Text: LCI@upstart.com	Oct 18 2024 20:43:00	Upstart, 2950 S Delaware Street, San Mateo, CA 94403-2577
520317443	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:07:42	Wells Fargo Auto, Po Box 71092, Charlotte, NC 28272-1092
520324828	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 20:56:27	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
520367581	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:07:49	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520317444	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:07:37	Wells Fargo Card Services, Po Box 3696, Portland, OR 97208-3696

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520317411	*+	Affirm Inc., 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520374790	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.



District/off: 0312-2

User: admin

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Date Rcvd: Oct 18, 2024

Form ID: pdf901

Total Noticed: 60

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor George Morales Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
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Regina Cohen	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com, mmalone@lavin-law.com
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TOTAL: 8	